

2015 FEDERAL RESERVE / PREMIER HOLIDAY CALENDAR

HOLIDAY	FEDERAL RESERVE ~ CLOSED	PREMIER
New Year's Day	Thurs, Jan 1	CLOSED
Martin Luther King Jr. Day	Mon, Jan 19	OPEN
Presidents' Day	Mon, Feb 16	OPEN
Memorial Day	Mon, May 25	CLOSED
Independence Day	Sat, Jul 4 ¹	CLOSED 7/3/15
Labor Day	Mon, Sep 7	CLOSED
Columbus Day	Mon, Oct 12	OPEN
Veterans' Day	Wed, Nov 11	OPEN
Thanksgiving Day	Thu, Nov 26	CLOSED 11/26 & 27
Christmas Eve / Christmas Day	Fri, Dec 25	OPEN 'til Noon 12/24 CLOSED 12/25
New Year's Day	Fri, Jan 1 [2016]	CLOSED 1/1

¹ For holidays falling on Saturday, Federal Reserve Banks and branches will be open the preceding Friday.

² For holidays falling on Sunday, all Federal Reserve offices will be closed the following Monday.

DIRECT DEPOSIT CLIENTS

Since payrolls must be submitted 2 business days prior to your check date, please keep the above Federal Reserve Bank Holidays in mind when submitting your payroll. On these bank holidays *clients must submit their payroll 1 day earlier only if they want to maintain their normal check date and avoid additional fees.*

Clients most affected have WED check dates. Your options are:

- Submit MON/TUES and move your check date to Thursday *[majority of clients use this option]*
- Submit the previous FRI by 11am *[we close at 1pm on Fridays]* to maintain your WED check date
- Submit MON/TUES and pay the Bank's \$115 'Next-Day' fee to maintain your WED check date *[only this option involves additional fees]*

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